

# **EXHIBIT D**

**Bank of America**  
P.O. Box 31785  
TAMPA, FL 33631-3785

**IMPORTANT INFORMATION ENCLOSED**

**Send Correspondence to:**  
P.O. Box 31785  
TAMPA, FL 33631-3785

**Business Address:**  
450 American Street  
Simi Valley, CA 93065-6285

DOLORES CEPEDA  
177 DEXTER ST FL 1  
PROVIDENCE, RI 02907

**Notice Date:** October 12, 2017

**Loan No.:** [REDACTED] 2229

**Property Address:**  
177 Dexter St  
Providence, RI 02907

DOLORES CEPEDA:

The servicing of your home loan will transfer to Fay Servicing on November 01, 2017.

**IMPORTANT INFORMATION ABOUT THE SERVICING OF YOUR HOME LOAN**

On November 01, 2017, the servicing of your above referenced mortgage loan will transfer to Fay Servicing. As of that date, your new servicer, Fay Servicing, will support all of your loan servicing, including billing, payment processing, and customer support. You will no longer receive mortgage statements from Bank of America; instead, your statements will be sent by Fay Servicing.

Enclosed is a **Notice of Servicing Transfer** from **Bank of America** regarding the above referenced loan. No action is required on your part in response to this notice. In addition to the information provided in this letter, this notice will contain important information about the servicing transfer of your loan. Please note this servicing transfer only applies to the loan noted above. Other loans you may have with us will not be affected by this change unless you are notified. **Please review this notice and retain it for your records.**

In the mortgage lending industry, the transfer or sale of loan servicing to other servicing institutions is a common practice and we'll work closely with Fay Servicing to make the transition as smooth as possible. If you have any questions or concerns regarding this transfer, we're available to answer your questions Monday-Friday 8a.m. to 9p.m. ET at 1-800-669-6607.

**WHAT YOU NEED TO KNOW**

If you are currently being considered for a loan modification or other foreclosure avoidance program, your new servicer Fay Servicing is aware of your current status and will have all of your documents. Please contact Fay Servicing to complete the process and determine which programs may best suit your current situation. For more information on working with Fay Servicing, please review the frequently asked questions below.

**ANSWERS TO QUESTIONS YOU MAY HAVE**

**What will change with my servicing transfer?**

- Your loan number and payment address information will change once your loan has been transferred. Please look for a letter from Fay Servicing within the next few weeks, which will outline this important information.
- The transfer of your loan to Fay Servicing does not affect any terms or conditions of your mortgage loan, other than those terms directly related to the servicing of the loan.
- Your monthly payment will not be affected by this transfer.

**Will the quality of my loan service change?**

- We expect that the quality of your loan service will not change. We are transferring servicing on your loan to Fay Servicing, an experienced mortgage servicer who will work with you on your mortgage concerns.

**Where should I make my home loan payments?**

- You should continue to make your monthly payment to Bank of America through October 31, 2017. You will begin making payments to Fay Servicing on November 01, 2017.
- If you do not receive a billing statement from Fay Servicing before the payment is due, write your new loan number on your check and mail it to the payment address shown on the enclosed notice. Please note, if you do not have the new loan number, you may write your old Bank of America loan number on the check.

**What if I have automatic payments set up with Bank of America?**

- Any automatic payments set up with us through the PayPlan programs will be discontinued as of October 31, 2017. Please look for instructions from Fay Servicing or contact them on or after November 01, 2017 to determine what payment options they may offer.

**Will I still be able to make my mortgage payment at a Bank of America financial center or through online banking?**

- You will no longer be able to make your payment at a Bank of America financial center for the mortgage loan being transferred.
- If you make payments through Bank of America online banking or any other online banking or bill payment service, you will need to update your loan number and payee information for Fay Servicing on or after November 01, 2017.

**When my loan is transferred, will I still have access to my online loan information through Bank of America?**

- After the transfer is complete, your mortgage account will be moved to Fay Servicing. As a result, you will no longer access your mortgage information through Bank of America. Prior to the transfer, you may choose to download any information currently online to keep for your own records, such as tax documents, mortgage statements, payment history, etc. Fay Servicing will be able to provide you with information about access to your loan account information following the transfer. If you have any other accounts with Bank of America, such as checking, savings or credit card, you will still be able to access those accounts through Bank of America's online banking.

**How will the service transfer affect my other Bank of America accounts?**

- There will be no change to any additional accounts you have with us.
- If you have a Bank of America Advantage, Premium or Preferred checking account, and you're not charged a monthly fee on your account because your mortgage is with us, this will not change with the transfer of your mortgage to another servicer. We'll let you know in writing if this changes in the future.

**What if I am currently participating in a loan modification or other foreclosure avoidance program (e.g., forbearance, short sale, refinance or deed in lieu of foreclosure)?**

- The loan assistance programs that are offered by Fay Servicing are determined by the owner (also known as the investor) or insurer of your loan. Where applicable, Fay Servicing has agreed to evaluate your loan under the same investor or insurer guidelines as Bank of America, N.A..
- We will transfer any supporting documentation you may have submitted to us to Fay Servicing. We encourage you to work with Fay Servicing to complete the process and determine which programs may best suit your current situation.
- You should continue to make your payments to Bank of America, N.A. through October 31, 2017. On or after November 01, 2017, your payments should be made to Fay Servicing unless you are provided additional direction.
- If your loan is pending a decision regarding qualification for these programs, that decision will now be made by Fay Servicing.

**Will my ability to receive financial counseling be impacted by this servicing transfer?**

- If you have previously received an offer for financial counseling in association with a HAMP trial or permanent modification, the transfer of your loan does not impact that offer.
- If you have already set an appointment, please continue to attend your scheduled appointment.
- If you have yet to take advantage of this opportunity, please contact us at your earliest convenience by calling the number provided in your offer letter or by contacting your current Relationship Manager.

**What if I need loan assistance after the transfer?**

- If you experience a hardship and struggle with making your home loan payments after the servicing of your loan has been transferred, please contact Fay Servicing right away to request help. They will determine which program may be right for you based on the applicable investor and insurer guidelines.

**What if I am refinancing my mortgage loan that is being transferred?**

- Your refinance will not be affected by the upcoming loan transfer. If you are working on a refinance through Bank of America Home Loans, your application remains active and we will continue to work with you on your refinance. Please contact the Mortgage Loan Officer or Loan Processor you have been working with if you have any questions.

**What about my optional insurance products with or through Bank of America?**

- If your payments include amounts for any optional insurance products such as credit insurance, accidental death insurance, etc., please read the "Information About Optional Insurance Products" section in the enclosed notice carefully.

**What about my other (non-insurance) optional products with or through Bank of America?**

- If your payments include amounts for any other optional products you have purchased such as home warranty, identity theft protection, etc., we will no longer make payments to the optional product provider on your behalf. As a result, your optional product may be cancelled unless you are able to make alternative arrangements to pay the amounts due. To see if it is possible to establish another payment method and maintain your optional products, you will need to contact your optional product provider.
- Your provider contact information may be found on your monthly mortgage statement. If you have more than two optional products, they may not all be listed on your monthly mortgage statement. If you are unsure about how many optional products you have or you have questions about your products, please contact Bank of America.



Thank you for the opportunity to serve your home loan needs. If you have any questions or need assistance prior to your loan transfer, please call us toll-free at 1-800-669-6607, Monday-Friday 8a.m. to 9p.m. ET.

Beginning November 01, 2017, Fay Servicing can assist you with any questions related to your home loan and the transfer of servicing. Fay Servicing's customer service number is 1-800-495-7166, 8:00 am -9:00 pm Monday-Thursday, 8:30 am - 5:00 pm Friday, 10:00 am - 4:00 pm Saturday; CST.

MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act (SCRA) and similar state laws provide significant protections and benefits to eligible military service personnel. However, military service and/or SCRA qualification may not necessarily prevent foreclosure. If your loan is in default, a court may authorize foreclosure. If you are having difficulty making your payments, please call us as soon as you can so we can discuss various home retention options. You can reach our Enterprise Military Benefits Unit at 877.345.0693. From outside the U.S., please call us at 817.245.4094. Homeowner counseling is also available at agencies such as Military OneSource at [militaryonesource.mil](http://militaryonesource.mil) or 800.342.9647 and Armed Forces Legal Assistance at [legalassistance.law.af.mil](http://legalassistance.law.af.mil), and through HUD-approved housing counseling agencies, which you can find at [hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://hud.gov/offices/hsg/sfh/hcc/hcs.cfm).

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

Loan No.: REDACTED 2229

Notice Date: October 12, 2017

**NOTICE OF SERVICING TRANSFER**

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, will be assigned, sold or transferred from **Bank of America, N.A.** to **Fay Servicing**, effective November 01, 2017.

The transfer of the servicing of your mortgage loan does not affect any terms or conditions of the mortgage instruments, other than those terms directly related to the servicing of your loan. Except in limited circumstances, federal law requires that your present servicer send you this notice at least 15 calendar days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 calendar days after this effective date or at closing.

**YOUR SERVICER PRIOR TO NOVEMBER 01, 2017:**

Your *present servicer* is **Bank of America, N.A.**. If you have any questions relating to the transfer of servicing from your present servicer, please call **Bank of America, N.A.** Customer Service at 1-800-669-6607, Monday-Friday 8a.m. to 9p.m. ET. This is a toll-free number. The address to send written questions to your present servicer relating to the transfer of servicing of your mortgage loan (but not your loan payments) is: Customer Service Correspondence, P.O. Box 31785, TAMPA, FL 33631-3785.

**YOUR NEW SERVICER ON AND AFTER NOVEMBER 01, 2017:**

Your *new servicer* will be **Fay Servicing**.

Phone Number for Questions Related to Servicing Transfer

The telephone number of **Fay Servicing** is 1-800-495-7166. If you have any questions relating to the transfer of servicing to your new servicer, please call **Fay Servicing** Customer Service toll-free at 1-800-495-7166, 8:00 am - 9:00 pm Monday-Thursday, 8:30 am - 5:00 pm Friday, 10:00 am - 4:00 pm Saturday; CST.

Address for Written Questions Related to Servicing Transfer

The address to send written questions related to the transfer of servicing to **Fay Servicing** is:

Fay Servicing  
PO Box 809441

Chicago, IL 60680-9441

Address for Mailed Payments

The address to send payments to **Fay Servicing** is:

Fay Servicing  
PO Box 88009  
Chicago, IL 60680-1009

Please include your loan number on all checks, cashier's checks and other payments sent to **Fay Servicing**.

**INFORMATION CONCERNING YOUR LOAN PAYMENTS:**

The date that **Bank of America, N.A.** will stop accepting payments from you is October 31, 2017.

The date that your *new servicer* **Fay Servicing** will start accepting payments from you is November 01, 2017. Send all payments due on or after that date to your *new servicer*.

**INFORMATION ABOUT OPTIONAL INSURANCE PRODUCTS:**

The transfer of servicing may affect the terms of or the continued availability of credit insurance, accidental death insurance or any other type of optional insurance in the following manner: **Bank of America, N.A.** will no longer make payments to the insurance company on your behalf. As a result, your coverage may be cancelled.

To see if it is possible to maintain coverage, you will need to contact your insurance provider to find out if you are still eligible to receive the coverage and/or to arrange another payment method.

**TREATMENT OF PAYMENTS FOR THE 60 DAYS AFTER SERVICING TRANSFER:**

Under federal law, during the 60-day period beginning the effective date of the transfer of the servicing of your mortgage loan, a loan payment received by current servicer on or before its due date may not be treated by the new servicer as late and a late fee may not be imposed on you.